

# Insure Montana Written Testimony

"If we did not have the incentive contributions from the Insure Montana program we would not have been able to offer the seven employees of J4 Automotive and their families health insurance and we could not continue to do so today." **Kit Johnson, J4 Automotive, East Helena**

"It is hard to keep young people here in Montana because of the employment situation. By offering a good health insurance program, we are helping them to stay in Montana." **C. Allen and Susan Graham, Lodge Grass**

"The Insure Montana program is an excellent use of the tobacco funds. It only makes sense that these funds continue to service the good health of Montanans, both proactively and reactive, and support small businesses like mine." **Roger Sammons, Treasure Acre Farms, Cut Bank**

"With the assistance provided by Insure Montana we as a company are able to offer our employees a health insurance package." **Kirk and Robin Fleming, Realty Title Company, Lewistown**

"I do stand behind this program 100% and feel that the continued funding is absolutely necessary for this program to support small businesses that offer health insurance to their employees that otherwise may not be able to without this program in place." **Seth Turner, Black Tie Ski Rental, Big Sky**

"It helps my family out tremendously with our budget and allows us to be able to do annual checkups to ensure our health and be able to afford to visit the doctor if we need to. It not only helps the working man out, but it gives employers the opportunity to offer benefits that most employees are looking for and need to have as they might not be able to do so on their own." **Jessi Hanson, Allstate Insurance, Columbia Falls**

"Being able to offer health insurance to my staff is a vital component to being able to attract and retain quality employees. Even with the subsidies, there have been increases over the years, but the protection is important to myself and my employees." **Carrie Aageson, Aageson Agency, Havre**

"Small business is the foundation of Montana and to take away a program that helps us hire better individuals by providing good benefits would only do Montana a disservice. Our great hope is for all of you to see and understand its value enough to keep Insure Montana alive for the small businesses that have helped create this incredible State." **Mike and Carrie Frey, Home Solutions LLC, Bigfork**

"As a business owner, I very much fear the cost of moving to a new health plan, particularly with catching up from recession woes and the current uncertain state of the economy. We would prefer to keep Insure MT. However, we understand there is always change. If Insure MT must go away, please remember, the new healthcare laws that require us to offer health insurance. Because of these requirements we would like to be allowed time to make a transition from Insure MT to other health

plans. The exchanges set to start in 2014 are yet untested. Insure MT participants (businesses that have voluntarily and responsibly chosen to provide benefits) should be allowed more time to move over to an established and successful exchange, so that our employees and their families are not left to be 'guinea pigs' in the 2014 exchange programs. We do not yet know the costs of exchange plans, types of plan or other details involved in these exchanges." **Melanie Tripp, COMTECH, Billings**

"Because of the Insure MT program and the tax credit it provides, I am able to provide an excellent health care insurance product for my employees and I pay 100% of their premium." **Wayne Edwards, Farmers State Bank, Denton**

"To some degree I attribute the health insurance we provide to having long term employees and long term employees assure a level of expertise and knowledge that is essential to be successful in our type of business." **Jan Brunk, Glacier Cyclery, Whitefish**

"Insure MT is a good program that does what it is designed to. It provides some stability to a health care system that is unmanagable. It lightens a burden that can make or break small businesses and family budgets. I feel that as a functioning program Insure MT should be funded and kept in place." **Blake Standley, Standley Brothers, Cascade**

"Small business owners are the backbone of this state. We add stability to our communities and provide good jobs. Please don't turn your back on the small businesses of Montana." **Ann Van Den Eeden, Montana Cabin Caretakers, Gallatin Gateway**

"I feel that it would be beneficial to the whole State of Montana to expand the Insure Montana Program rather than dropping it. At the very least, please extend this program until 2015 and we are all able to figure out what kind of health care the Obama plans will offer. It is very hard to plan ahead with the uncertainty we are all facing. So please include the Insure Montana Program in the new budget!" **Sheri Hanson Parker, Parker's Super Service, Miles City**

"If the program does not continue, my company will not be able to provide health insurance benefits to employees without significant cost increases to the employee and/or increases in consumer prices to recover the related costs to the company." **Jim Florman, Northwest Automotive, Kalispell**

"The Loose Caboose is a small chain of espresso kiosks in Missoula, operating since 1994. There are 5 locations. Each building recalls a train caboose. We typically have 20-24 employees, 5 to 6 considered full time and the remainder primarily university students.

First, let me say that I fly the Montana state flag over each of the kiosks because of my personal pride in being a Montanan. I believe we are a state of individuals who dare to think independently and solve problems based on the needs of our citizens. *Insure Montana* is a perfect case in point; while the nation mired down in an epic and divisive discussion on healthcare, Montana quietly introduced a plan which both helped small business and immediately provided many citizens with health insurance.

Second, I wish to compliment the administrators of the program. Every time I have had interactions with the staff of *Insure Montana*, they have been competent, courteous, and productive.

I will briefly state a few key points in favor of extending *Insure Montana*.

#### **Level the playing field for small business**

When Starbucks first came to town, a couple valued employees apologetically left me, explaining they simply needed the benefits they could get from Starbucks. Clearly, the purchasing power this out of state corporation had in the benefits market gave them an advantage.

#### **Employee retention**

For key, full time employees such as my general manager and supervisors, offering benefits has changed the perception of the jobs I offer. For these individuals it went from being a part time college job at a coffee stand to a "real" job where they could stay and grow and think about having families.

#### **Healthy Children**

While part of the *Insure Montana* program, we have seen five children born to employees. These are new Montanans that had good prenatal care, healthy births (one premature), and regular immunizations and check-ups thereafter. These are children that at best might have fallen to the CHIPS program in the absence of *Insure Montana*.

#### **Right thing to do**

I believe access to health care should not be a privilege, but should be a given for citizens of a nation as great as ours. I believe employers bear some responsibility for that. As I grew my small business, I wrestled with how to afford this, when some years my own income dropped below that of some employees. When *Insure Montana* hit the news, I was one of the first on the list. It offered just enough help for me to commit to this expense. I now pay 75% of employee premiums in the program, and 25% of dependents.

#### **Uncertain future**

How ACA will overlap our state programs is far from certain. Those of you involved in implementing its policies generally admit that it is overwhelming and complex. Imagine the position of a business person who lacks the expertise or time to navigate 900 pages of policy. We fear it will cost us more, cover less, and mean more paperwork. By offering conscientious small businesses the security of "keeping what we have" for at least a few more years, Montana would show its commitment to doing the right thing."

***Testimony in Favor of Insure Montana Program***

***Submitted by Malcolm Lowe***

***The Loose Caboose L.L.C. - Missoula***